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TO:	Examiner Tariq Hafiz	FROM:	Alfred A. Stadnicki
COMPANY:	Patent & Trademark Office	DATE:	10/16/01
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Docket No.: 3350-04
Client No.: RPP-4

PATENT

#31

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
GARRISON et al. : Group Art Unit: 2765
Serial No. 09/010,193 :
: Examiner: Romain Jeanty
Filed: January 21, 1998 :
For: DUAL SOURCE REMITTANCE PROCESSING

STATEMENT OF SUBSTANCE OF THE INTERVIEW AFTER FINAL

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

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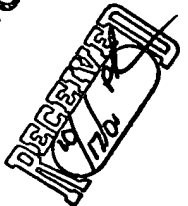
October 17, 2001

Signature

REMARKS

The following summarizes the substance of the Interview on
October 16, 2001.

Applicants' representatives pointed out differences between
Chang and the invention. The Supervisory Examiner disagreed on
the basis that Chang, as construed by the Supervisory Examiner,
discloses all of the requests from the multiple payors 202 are
from a single source. However, Applicants' representatives
noted that if all of the requests from the multiple payors 202
were construed to be from a single source, the applied art would
lack the plurality of independent sources required in claim 1.
After the Supervisory Examiner indicated that no agreement would
be reached on claim 1, Applicants' representative requested a
discussion of independent claim 35. The Supervisory Examiner

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PATENT

refused to discuss any other claims on the basis that no agenda had been provided. However, it was pointed out that claim 35 had been noted in the prior telephone discussion between the Supervisory Examiner and the Applicants' representatives, and that no agenda, written or otherwise, had been requested. In any event, the Supervisory Examiner indicated that he was unprepared to discuss any claim other than claim 1, although detailed arguments traversing the final rejection of independent claims 19, 35, 41 and 50 as well as numerous dependent claims, had been previously submitted in a Request for Reconsideration. Although the Supervisory Examiner indicates in the Examiner's Interview Summary that "it is best to reschedule the Interview to discuss other issues", the Supervisory Examiner verbally indicated that it was unlikely that this would result in any change in the position set forth in the final Official Action.

Respectfully submitted,
Lalos & Keegan



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Date: October 16, 2001